

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re:

JULIE ANNA GUINTARD ABELLA,

Debtor.

Case No.: 3:15-bk-03036-JAF

Chapter 13

CHAPTER 13 PLAN

Julie Anna Guintard Abella (the “Debtor”) submits the following Chapter 13 debt adjustment plan (the “Plan”):

1. The future earnings and income of the Debtor shall be submitted to the control and supervision of the standing chapter 13 trustee (the “Trustee”) for execution of the Plan in the following amounts:

Months 1-36: \$157.03

2. From the earnings and income submitted to the Trustee as provided for herein above, the Trustee shall deduct a percentage fee of ten percent (10%) of all payments received under the Plan as provided for below.

3. The following payments shall be made under the Plan. The Trustee shall disburse payments received under the Plan according to the terms of the Plan.

A. PRIORITY CLAIMS

- (1) **Mearkle|Trueblood|Adam, PL** has an administrative priority claim in the amount of **\$1,713.00**. Upon confirmation, the Trustee shall make payments of **\$142.75** per month in months **1-12** with no interest, in order to satisfy this obligation until paid in full.

B. SECURED CLAIMS

- (1) **Bank of America, N.A. (“BOA”)**(Account Ending in ***7197) holds or services a first mortgage on the Debtor’s homestead property located at 317 Valverde Lane, St. Augustine, FL 32086. The Debtor is current on her payment with BOA, and shall continue to make her regular payment on this account outside the Plan.

C. UNSECURED CLAIMS

- (1) All unsecured creditors who have timely filed a proof of claim and whose claims have not been disallowed – including all secured creditors having deficiency claims or whose liens have been avoided – shall receive distribution on pro-rata basis after all administrative, priority, and secured claims have been paid in full. The Trustee shall distribute pro-rata among those unsecured creditors whose claims are filed and allowed. Any claims filed after the Proof of Claim deadline shall receive no distribution under this plan unless specifically provided for above.

- (2) The Trustee shall distribute **\$3,426.00** with monthly payments of **\$142.75** in months **13-36**.
4. **EXECUTORY CONTRACTS** – The Debtor **rejects** any executory contracts not specifically assumed by the Plan.
5. **VESTING** – Title to all property of the estate shall re-vest in the Debtor at discharge.
6. **RETENTION OF LIEN** – Secured creditors shall retain their liens until the allowed secured claim is paid in full.
7. **INSURANCE** – The Debtor shall keep the collateral, which secures any debt paid under this plan insured as provided for in the agreement between the Debtor and creditor.
8. **CONFIRMATION OF THE PLAN** – Shall impose an affirmative duty on the holders and/or servicers of any secured claims.
- A. To apply the payments received from the Trustee on the prepetition arrearages, if any, only to such arrearages. For purposes of this Plan the “prepetition” arrears shall include all sums included in the “allowed” proof of claim and shall have a “0” balance upon entry of the Discharge Order in this case.
- B. To deem the prepetition arrearages as contractually current upon confirmation of the plan, thereby precluding the imposition of late payment charges or other default-related fees and services based solely on the prepetition default or defaults.
- C. To apply the direct post-petition monthly payments paid by the trustee or by the Debtor to the month in which each payment was designated to be made under the plan or directly by the Debtor, whether or not such payments are immediately applied by the creditor to the outstanding loan balance or are placed into some type of suspense, forbearance, or similar account.
- D. Any post petition costs or expenses incurred by or on behalf of any secured creditor will be discharged upon the Debtor’s completion of the Plan, unless specifically provided for in the Confirmation Order, or by further order of the Court on motion filed prior to completion of the Plan.

DATED: this 3rd day of August, 2015.

MEARKLE|TRUEBLOOD|ADAM, PL

/s/ Brett A. Mearkle

Brett A. Mearkle, Esq.
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Counsel for the Debtor

**UNITED STATES BANKRUPTCY COURT
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Chapter 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the ***Chapter 13 Plan*** was furnished by first-class mail, postage prepaid upon the parties listed on the attached service list or by electronic transmission via the Court's CM/ECF system this 3rd day of August, 2015.

/s/ Brett A. Mearkle

Brett A. Mearkle, Esq.
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Label Matrix for local noticing
113A-3
Case 3:15-bk-03036-JAF
Middle District of Florida
Jacksonville
Mon Aug 3 14:49:23 EDT 2015

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355-1245

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Capl/parsn
Po Box 15521
Wilmington, DE 19850-5521

Chase Card
Po Box 15298
Wilmington, DE 19850-5298

Citibank/The Home Depot
Citicorp Credit Svcs/Centralized Bankrup
Po Box 790040
Saint Louis, MO 63179-0040

Compass Bk
Attn:Bankruptcy
Po Box 10566
Birmingham, AL 35296-0001

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Green Tree Servicing L
Po Box 6172
Rapid City, SD 57709-6172

(p)NATIONSTAR MORTGAGE LLC
PO BOX 619096
DALLAS TX 75261-9096

Julie Anna Guintard Abella
317 Valverde Lane
Saint Augustine, FL 32086-8885

Bank of America, N.A.
1800 Tapo Canyon Rd
Simi Valley, CA 93063-6712

Cap One
Po Box 30253
Salt Lake City, UT 84130-0253

Capl/store
Po Box 30253
Salt Lake City, UT 84130-0253

Chase-pier1
Chase Card Svcs/Attn:Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850-5298

Comenity Bank/Z Gallerie
Attention: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Concord Svc
4150 N. Drinkwater
Scottsdale, AZ 85251-3643

Expo/cbsd
Citicards Private Label-Bankruptcy
Po Box 20483
Kansas City, MO 64195-0483

(p)GREENTREE SERVICING LLC
BANKRUPTCY DEPARTMENT
P O BOX 6154
RAPID CITY SD 57709-6154

(p)FINANCIAL INSTITUTION LENDING OPTIONS
550 BAY VIEW RD STE A
PO BOX 750
MUKWONAGO WI 53149-0750

BANK OF AMERICA, N.A.
Marinosci Law Group, P.C.
c/o Connie J. Delisser, Esq.
100 West Cypress Creek Road, Ste 1045
Fort Lauderdale, FL 33309-2191

Bank of America, N.A.
Attn: Correspondence Unit
CA6-919-02-41
Po Box 5170
Simi Valley, CA 93062-5170

Capl/bstby
Po Box 6497
Sioux Falls, SD 57117-6497

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Chase/circuitcity
Po Box 15298
Wilmington, DE 19850-5298

Comenity Bank/vctrsscc
Po Box 182789
Columbus, OH 43218-2789

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Florida Dept. of Revenue
Bankruptcy Unit
P.O. Box 6668
Tallahassee, FL 32314-6668

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Specialized Loan Servi
Attn: Bankruptcy
8742 Lucent Blvd. Suite 300
Highlands Ranch, CO 80129-2386

St. Johns County Tax Collector
Dennis W. Hollingswo
Post Office Box 9001
Saint Augustine FL 32085-9001

Suntrust Bk-n Central
Attn:Bankruptcy Dept
Po Box 85092 Mc Va-Wmrk-7952
Richmond, VA 23285-5092

Synch/Delk
Po Box 965028
Orlando, FL 32896-5028

Synch/scan Design
C/o Po Box 965036
Orlando, FL 32896-0001

Synch/usa Baby
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Orlando, FL 32896-0001

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(p)VYSTAR CREDIT UNION
PO BOX 45085
JACKSONVILLE FL 32232-5085

Vystar Credit Union
Po Box 18
Jacksonville, FL 32212-0018

United States Trustee - JAX 13/7 7+
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Fort Lauderdale, FL 33309-2191

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank of America, N.A.
Attn: Recovery Dept.
4161 Peidmont Pkwy.
Greensboro, NC 27410

(d)Bank of America, N.A.
Po Box 982235
El Paso, TX 79998

Green Tree Servicing LLC
PO BOX 6154
Rapid City, SD 57709-6154

Nationstar Mortgage LLC
Attn: Bankruptcy
350 Highland Dr
Lewisville, TX 75067

SST
Attn: Bankruptcy Dept
Po Box 3999
Saint Joseph, MO 64503

Vystar Credit Union
Attn: Bankruptcy
Po Box 45085
Jacksonville, FL 32232

End of Label Matrix
Mailable recipients 41
Bypassed recipients 0
Total 41